

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 WICHITA FALLS DIVISION

IN RE:
 JOHN CARLTON HATCH

CASE NO: 13-70002-HDH-13
 HEARING DATE: 10/16/2013
 HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
012 0 U	ENHANCED RECOVERY CORP	\$405.00	015 0 U	KELL WEST REGIONAL HOSPITAL	\$513.00
017 0 U	PRTM LLC	\$33,755.10	018 0 U	PORTFOLIO RECOVERY ASSOCIATES LLC	\$1,027.13
019 0 U	RADIOLOGY ASSOCIATES	\$11.23			

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
009 0	BANK OF AMERICA	DIRECT PMTS BEGIN 2-2013	\$97,594.64	\$121,957.00			PD DIRECT BY DEBTOR
010 0	CITY NTL BK/OCWEN LOAN SERVICE	MORTGAGE ARREARS		\$14,624.00	9.88%	50	\$276.27 PAID BY TRUSTEE
Term shortened to 50 months. See modification below. No payments shall be made until proof of claim is filed.							
011 0	WICHITA COUNTY	2013 PROPERTY TAXES/5206 CATSKILLS DR	\$2,661.00	\$2,661.00			PD DIRECT BY DEBTOR
021 0	CITY NTL BK/OCWEN LOAN SERVICE	HOMESTEAD	\$0.00	\$14,624.00			PD DIRECT BY DEBTOR
023 0 *	BANK OF AMERICA	ARREARS THRU 1-2013	\$991.70	\$121,957.00	7.50%	50	\$29.38 PAID BY TRUSTEE
Not provided for in confirmed plan. See modification below.							
<u>PRIORITY CREDITORS</u>							
003 0	INTERNAL REVENUE SERVICE	2012 UNAS LIAB TAXES - WITHDRAWN	\$4,000.00				CLAIM WITHDRAWN

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
008 0 U	ALLEN LEEK AIR CONDITIONING INC	\$600.00			
	SERVICES				

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof

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of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The plan term and the terms for all secured creditors shall be shortened to 50 months. The new plan base shall be \$17,750.00. The secured mortgage arrears claim of City Ntl Bk/Ocwen Loan Service scheduled in the amount of \$9,000 shall be treated with a term of 50 months and monthly payments of \$276.27. The secured mortgage arrears claim filed by Bank of America, N.A. in the amount of \$991.70 shall be fully secured and paid by the Trustee with 7.5% interest, a term of 50 months, and monthly payments of \$29.38.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/16/2013 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 9/10/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ALLEN LEEK AIR CONDITIONING INC 555 CENTRAL FREEWAY EAST WICHITA FALLS TX 76302
BANK OF AMERICA ATTN CORRESPONDENCE UNIT/CA6 919 02 41 PO BOX 5170 SIMI VALLEY CA 93062
BANK OF AMERICA NA 400 COUNTRYWIDE WAY MAIL STOP SV-46 SIMI VALLEY CA 93065
BANK OF AMERICA PO BOX 660933 DALLAS TX 75266
BARRETT DAFFIN FRAPPIER TURNER & ENGEL 15000 SURVEYOR BLVD STE 100 ADDISON TX 75001
CITY NTL BK/OCWEN LOAN SERVICE ATTN: BANKRUPTCY PO BOX 24738 WEST PALM BEACH FL 33416
CITY OF WF, WFISD, WICHITA CO C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307
ENHANCED RECOVERY CORP ATTN CLIENT SERVICES 8014 BAYBERRY RD JACKSONVILLE FL 32256
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JEFF MCKNIGHT 900 8TH STREET STE 815 WICHITA FALLS TX 76301
JOHN & HELEN PECK 100 SW QUAIL SPRINGS CACHE OK 73527
JOHN CARLTON HATCH 5206 CATSKILLS WICHITA FALLS TX 76310
KELL WEST REGIONAL HOSPITAL 5420 KELL WEST BLVD WICHITA FALLS TX 76310
PFTM WICHITA FALLS INC C/O DOMAIN REAL ESTATE SERVICES INC 2601 HARRISON STE 200 WICHITA FALLS TX 76308
PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541
PRTM LLC C/O JEFF MCKNIGHT PC 900 8TH STREET STE 815 WICHITA FALLS TX 76301
RADIOLOGY ASSOCIATES 808 BROOK AVENUE WICHITA FALLS TX 76301
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WICHITA FALLS CITY, ISD & WICHITA COUNTY C/O PERDUE BRANDON FIELDER COLLINS & MOT PO BOX 8188 WICHITA FALLS TX 76307